TRAUMATIC SGLI

General Information

Traumatic Servicemembers' Group Life Insurance - Microsoft Internet Explorer
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TSGLI

HELPING HEROES IN TIMES OF NEED

Traumatic Servicemembers' Group Life Insurance: Helping Heroes in Times of Need

Soldiers serve our nation heroically during times of great need-but what happens when they have great needs because of a traumatic injury?

Traumatic Servicemembers' Group Life Insurance (TSGLI) helps severely injured Soldiers through their time of need with a one-time payment. The amount varies depending on the injury, but it could be the difference that allows their family to be with them during recovery; helps them with unforeseen expenses; or gives them a financial head start on life after recovery.

TSGLI is an insurance program. It is bundled with **Servicemembers' Group Life Insurance (SGLI)** and an additional $1 has been added to the Soldier's SGLI premium to cover TSGLI.

TSGLI is not meant to serve as an ongoing income replacement like some types of insurance-it's there to help the Soldier through the tough times that occur as the result of a traumatic injury.

New TSGLI Ambassador Corner(May 11, 2007)

Documents

TSGLI Claim Packet

TSGLI Information Document

Webmaster Link to TSGLI

More

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- Soldiers & Families
- Healthcare Providers
- Advocates & Counselors
- Message Board

News

Coming Soon:
TSGLI Affiliates Program
Find out more information
e-mail Wendy (Wheeler) Schmitz

Coming May 1, 2007
TSGLI Ambassador Program
Find out more information
e-mail Christen Wheeler

War injured have benefits waiting for them

Internet
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Eligibility

There are two groups of Soldiers covered under TSGLI:

- Soldiers who incurred a qualifying traumatic injury from 7 October 2001 through 30 November 2005 while under orders supporting OEF and OIF or deployed to Combat Zone Tax Exclusion (CZTE) area.
- Soldiers who elect SGLI coverage and incur a qualifying traumatic injury after 1 December 2005, regardless of their component (Active, Reserve, or National Guard) or the location in which they incurred the injury. There are some specific circumstances under which a traumatic injury will not be covered by TSGLI. See exceptions to coverage.

Eligibility requirements are slightly different for each group.

Eligibility Requirements

Before 1 December 2005 (Retroactive Eligibility)*	After 1 December 2005 (Current Eligibility)
Traumatic injury must have been incurred while serving in support of Operation Iraqi Freedom (OIF), Operation Enduring Freedom (OEF) OR while on orders in a Combat Zone Tax Exclusion (CZTE) area	Traumatic injury can be incurred under nearly any circumstance during a Soldier's service commitment and in any location**
Soldier is eligible for coverage regardless of whether he or she elected Servicemembers' Group Life Insurance (SGLI) coverage	Soldier MUST be making monthly payments on SGLI to be eligible for TSGLI
Loss must have occurred within 730 days of traumatic event	Loss must have occurred within 730 days of traumatic event

*Injury must have occurred during the time period 7 October 2001-30 November 2005.

**There are exceptions – see below

Timing

All qualifying losses that are a result of a traumatic injury must occur within 730 days of a traumatic event. To be eligible for the retroactive benefit, the event must have occurred during the time period 7 October 2001 through 30 November 2005.

Documents

TSGLI Claim Packet

Exceptions to Coverage (PDF)

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Traumatic Injury Definition

A Qualifying Traumatic Injury is an injury or loss caused by application of ***external*** force or violence (a traumatic event) OR a condition whose cause can be directly linked to a traumatic event. Traumatic injuries covered may include, but are not limited to the following types of losses:

- Total and permanent loss of sight in one or both eyes;
- Loss of hand or foot by severance at or above the wrist or ankle;
- Total and permanent loss of hearing in one or both ears;
- Loss of speech;
- Loss of thumb and index finger of the same hand by severance at or above the metacarpophalandeal joints;
- Quadriplegia, paraplegia or hemiplegia;
- 3rd degree or worse burns covering 30 percent of body or 30 percent of the face;
- Coma or traumatic brain injury;
- Other traumatic injuries resulting in the inability to carry out two (2) of the six (6) Activities of Daily Living (ADL). Part B of the TSGLI Claim Form contains a questionnaire that will help determine a Soldier's ability to carry out the ADLs. It must be completed by a physician or other healthcare professional.

What do quadriplegia, paraplegia, and hemiplegia mean?

- Quadriplegia: Paralysis of all four limbs.
- Paraplegia: Complete paralysis of the lower half of the body including both legs, usually caused by damage to the spinal cord.
- Hemiplegia: Paralysis affecting only one side of the body.

Exceptions to TSGLI Coverage

There are certain circumstances under which a traumatic injury would not be covered by TSGLI. They are:

- *For retroactive only:* Any injury that did not occur from 7 October 2001 through 30 November 2005 or any injury not incurred while under orders in a Combat Zone Tax Exclusion (CZTE) area.
- An injury incurred while attempting suicide, whether the Soldier is sane or insane.
- Intentionally self-inflicted injury or any attempt to inflict such injury.
- An injury incurred due to Medical or surgical treatment of an illness whether the loss results directly or indirectly from that treatment.
- An injury incurred while under the influence of an illegal or controlled substance unless administered or consumed on the advice of a doctor.

IMPORTANT WEBSITES

TRAUMATIC SGLI WEBSITE:

- https://www.hrc.army.mil/site/crsc/tsgli/index.html

DOWNLOAD A PACKET:

- https://www.hrc.army.mil/site/crsc/tsgli/documents/TSGLIServiceMemberInformationPacket.pdf

Combat Zone Tax Exclusion (CZTE) area

- **DoD Financial Management Regulation Volume 7A, Chapter 10 February 2006**
- **SUMMARY OF MAJOR CHANGES TO**
- **DOD 7000.14-R, VOLUME 7A, CHAPTER 10**
- **“SPECIAL PAY - DUTY SUBJECT TO HOSTILE FIRE**
- **OR IMMINENT DANGER”**
- **Substantive revisions are denoted by a preceding the section, paragraph, table**
- **or figure that includes the revision**
- Interim change 32-03 terminates hostile fire/imminent danger pay for the Mediterranean Sea area. July 31, 2003

INSTRUCTIONS TO SUBMIT A CLAIM

- **Step 1:** Obtain a TSGLI claim form by going to the website, e-mailing TSGLI@conus.army.mil, or calling 1-800-237-1336.
- **Step 2:** Complete Part A of the TSGLI Claim Form in its entirety. Sign and date **both pages** of Part A. Be as thorough as possible and provide as much background material as possible, including documentation of how you received your injury.
- **Step 3:** Have a healthcare provider complete Part B of the TSGLI Claim Form. Part B **must** accompany the claim and **can only be completed by a healthcare provider.** This part should provide details of the injuries that may qualify the Soldier for the TSGLI benefit.
- **Step 4:** Be sure to provide background documentation on your injuries, including how you received them. Remember, the more documentation you provide that qualifies your injury, the more likely your claim will be processed quickly and accurately. For a list of supporting medical documents, go to the website.
- **Step 5:** The claim form can be submitted one of three ways - fax 1-800-275-0684; e-mail TSGLI@conus.army.mil; or send via Postal Delivery to:

Department of the Army
Attention: Traumatic SGLI (TSGLI)
200 Stovall Street
Alexandria, VA 22332-0470

Link for adding to our website:

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